

Millersville University



FEDERAL SCHOOL CODE

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WEB SITE

www.millersville.edu/finaid



Your Financial Aid Offer

Dear Student:

I am pleased to enclose your offer of financial aid for the 2016-2017 academic year. Listed on the enclosed Award Statement are the source(s) and amount(s) of your financial assistance.

Millersville's Financial Aid Officers established your award offer after carefully reviewing all the possible sources of aid that might be available to you. If you notified the Office of Financial Aid of any funds received from outside sources, these funds are listed on your award statement. If you received funding that is not listed on the award statement, please contact our office so that it may be included.

In order to help you understand the financial aid process at Millersville University, we recommend that you read information on our website. In addition, we ask that you review your award statement, checking the accuracy of your name, address, and student ID number listed on the document. Please contact us immediately if you detect any errors.

You will be notified electronically about any changes in your financial aid package via email to your Millersville email account. The email will instruct you to log in to MAX to view your awards online. (Your Millersville email account and your MAX account will be available to you after you have confirmed your enrollment with Admissions.) You will not receive a revised paper letter. If you have any questions regarding your Millersville email or MAX accounts, please contact the Help Desk at (717) 871-7777.

Again, I am pleased to notify you of your financial aid award offer and I wish you a pleasant and successful 2016-2017 academic year.

Sincerely,

Dwight Horsey
Director of Financial Aid

STUDENT FINANCIAL ASSISTANCE PROGRAMS

GRANTS AND SCHOLARSHIPS or gift aid is free money and does not have to be repaid. Awards are limited to students who demonstrate financial need as determined through the financial aid application process or may be based on a student's particular academic or athletic excellence.

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- PA State Grant - limited to Pennsylvania residents
- Institutional Scholarships (listed in MU's catalog)

Please visit the Financial Aid website for new information regarding the Federal Pell Grant Program and the Pennsylvania State Grant.

FEDERAL WORK-STUDY lets you work and earn money to help pay for educational expenses. The work may be on campus or off campus. Off-campus jobs may be at a private nonprofit organization or a public agency where the work is in the public interest. Students are eligible to earn the listed amount and are paid on a biweekly basis based on their number of hours worked. **You must accept your award online through MAX if you plan to use it.** Available on-campus jobs are posted on the Experiential Learning & Career Management website. (www.millersville.edu/elcm) Community Service job opportunities are available at Volunteer Central. *Since students must earn this money, the award cannot be used as credit against a student bill.*

LOANS are borrowed money that must be repaid. For some loans, repayment does not begin until after you terminate your enrollment – graduating, enrolling for less than six credits, ceasing to attend classes, failing to re-enroll at the end of a semester or withdrawing. For others, repayment begins immediately.

FEDERAL DIRECT LOANS:

- **Federal Direct Subsidized Loan** – Fixed interest rate of 4.29%. This loan does not accrue interest while the student is enrolled in at least 6 credits. This loan is only available to Undergraduate and Post-Bacc Certification students. *Interest rate subject to change after July 1, 2016.*
- **Federal Direct Unsubsidized Loan** – Fixed interest rate of 4.29% for Undergraduates/Post-Bacc Certification students and 5.84% for Graduate students. *Interest rate subject to change after July 1, 2016.*

Loan Origination Fees: 1.068% for both subsidized and unsubsidized loans. *Origination Fee subject to change October 1, 2016 and only applicable to undisbursed portions of the loan.*

NOTE: You must be enrolled AND maintain an active enrollment status of 6 credits or more per semester. *If you drop below 6 credits or terminate your enrollment you may not be eligible to receive your loan disbursement.*

The maximum annual loan amount awarded is determined by the number of credits a student has earned:

	Subsidized or Unsubsidized	Additional Unsubsidized
0 – 29.9 credits earned	\$3500	\$2000
30 – 59.9 credits earned	\$4500	\$2000
60+ credits earned	\$5500	\$2000

At the beginning of each academic year the Office of Financial Aid will automatically award a Federal Direct Loan for your maximum eligibility based on your credits earned. This amount will appear on your award statement as an offered amount. You may accept the award, accept a reduced amount, or decline the award on your MAX account. If your credits earned enter into the next level of loan eligibility mid-year you will need to contact the Office of Financial Aid to request a mid-year grade level increase. Otherwise your loan eligibility will not be increased until the following academic year.

LOANS continued:

All Federal Direct Loan Borrowers must complete the following before the funds can be applied to their account:

- Complete the Federal Direct Loan Master Promissory Note (MPN) on-line at www.studentloans.gov You must have a FSA User ID & Password to sign your MPN online. The MPN is valid for 10 years.
- First-time borrowers must also complete Direct Loan Entrance Counseling. You can complete this requirement online at www.studentloans.gov You must have a FSA User ID & Password to complete entrance counseling online.
- Accept your loan(s) online through MAX.

FEDERAL DIRECT PLUS LOANS:

Enables parents with a good credit history to borrow for the educational expenses of each child who is a dependent undergraduate student, enrolled at least half time.

Yearly limit is equal to the student's cost of attendance minus any other financial aid received by the student. The loan has a fixed interest rate 6.84%. (Fee subject to change July 1, 2016) Origination fees of 4.272% will be deducted from the loan at disbursement. (Fee subject to change October 1, 2016) Additional information is available at: www.millersville.edu/finaid, select "Loans", and then "Federal Direct PLUS Loans".

ALTERNATIVE LOANS:

These are private education loans for students who need additional funding. Many loans require a credible co-signor. Lenders have varying terms and interest rates. Yearly limit is equal to the student's cost of attendance minus any other financial aid received by the student. Additional information is available at www.millersville.edu/finaid - select "Loans", and then "Alternative Loans".

STUDENT ELIGIBILITY

In order to be eligible to receive financial aid, a student must meet certain requirements. At the time the awards were made, these requirements were understood to be fulfilled. A change in a student's status may result in the adjustment or cancellation of the award. While the specific requirements differ for each student financial assistance program, a student must meet **ALL** of the following criteria:

- Meet the financial need requirement, which pertains to that particular financial aid program.
- Be enrolled for at least six credits in a degree or teaching certificate program. *Students enrolled as NON-DEGREE are not eligible to receive assistance from federal financial aid programs but may be eligible for alternative loans.*
- Register with Selective Service. This requirement applies to males born on or after January 1, 1960 and between the ages of 18 and 25.
- Be a U.S. citizen or eligible noncitizen.
- Not be in default on a federal student loan or owe money back on a federal grant. A student will not be eligible for assistance until the situation is resolved.
- Have a valid Social Security Number.
- Maintain Satisfactory Academic Progress. *(See next section)*

ACADEMIC PROGRESS REQUIREMENTS

Satisfactory Academic Progress (SAP) is defined as earning at least 75 percent of all attempted credits. The progress percentage is determined by dividing the total credits earned by the total number of credits attempted. Since the total attempted credits include withdrawals and "F" grades, future aid may be affected. Only credits earned from a course in which the student was actually enrolled are counted in calculation of SAP. Advanced Placement credits, CLEP credits, and credits earned from challenge exams, proficiency exams, or life experience are not used in calculating SAP.

ACADEMIC PROGRESS REQUIREMENTS continued:

Students who are ineligible to receive aid due to academic progress will be notified by email at the conclusion of the spring semester, after grades have been posted. Students will have the opportunity to appeal the decision based on extraordinary circumstances, or she/he may make up credits without financial aid until the percentage is met.

This policy was effective beginning with the 2012-2013 academic year. This policy is cumulative, and includes all students and all periods of enrollment, whether or not aid was received for that period. This policy refers only to FEDERAL financial aid. Information on the PA State Grant satisfactory academic progress is defined separately.

GPA REQUIREMENT

- Undergraduate students must maintain a minimum, cumulative GPA of 2.0.
- Graduate students must maintain a minimum, cumulative GPA of 3.0.

PA STATE GRANT ACADEMIC PROGRESS

For PA State Grant purposes, full-time students must successfully complete 24 new credits each year or 12 credits each semester. Part-time students must successfully complete at least 6 new credits each semester. Summer is considered to be a semester. Only credits earned from a course in which the student was actually enrolled are counted. Remedial credits taken during a term when **not** receiving a state grant may not be counted toward progress. Must attend 50% of coursework in a classroom setting.

MAXIMUM STUDENT AID PAYMENTS

Federal Regulations state that a student must complete his/her undergraduate program in 150% of the time of the scheduled length of the program. The standard length for students pursuing an undergraduate degree at Millersville University is the equivalent of 120 credits. *Regardless of receipt of any federal financial aid during the undergraduate program, a student may only receive federal financial aid [including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Perkins Loan, Federal Work Study, Federal Direct Loan, and Federal PLUS Loan] up to 180 credits attempted.* (Please be aware that your financial aid may be adjusted if you have attempted more than 168 credits.)

Courses in which the students withdraw or receive an incomplete will count toward the number of attempted credits. The Office of Financial Aid will notify students when this credit limit is reached.

Transfer Students - All transfer credits accepted by Millersville will be counted toward the 180-credit limit.

PA State Grant - There is a maximum of 8* award payments for full-time undergraduate students.

*Equivalent maximum payments and semesters have been established for students who are less than full time.

See the full policy online at www.millersville.edu/finaid, select "Financial Aid Eligibility", then "Maintaining Eligibility (SAP)."

DETERMINATION OF YOUR FINANCIAL AID AWARD

To determine your financial aid eligibility or to certify your Federal Direct Loan, the Office of Financial Aid must receive your official FAFSA application and your financial aid file must be complete before the end of your term of enrollment for which you are requesting aid. The following determines the end of your term of enrollment:

- Graduating
- Enrolling for less than six credits
- Ceasing to attend classes
- Failing to re-enroll at the conclusion of a semester
- Withdrawing

Additional information regarding the determination of financial need as well as financial aid packaging is available on the Internet at www.studentaid.ed.gov.

MILLERSVILLE'S COST OF ATTENDANCE (COA)

The following table is an approximation of annual expenses for the 2016-2017 academic year. See our website for updates at www.millersville.edu/finaid, select "Billing & Payment Information"; Actual costs will be available mid-July.

Educational Expenses Item	On-Campus Students	** Off-Campus Students	Commuter Students
Tuition and Fees	*11,512	*11,512	*11,512
Room	***8532	**8,449	2,412
Board (meal plan)	4,738	4,738	2,436
Books and Supplies	1,000	1,000	1,000
Personal Expenses	1,750	1,750	1,750
Transportation	800	1,060	1,350
TOTAL	\$28,332	\$28,509	\$20,460

*Non-Pennsylvania residents pay tuition and fees of \$19,552

**Based on sharing apartment rental with two or more students. Actual costs may vary depending on rent and number of occupants.

***Is based on the average room cost.

HOW FINANCIAL NEED IS DETERMINED

The formula for determining financial need is:

$$\begin{aligned} & \text{Cost of Attendance (COA)} \\ - & \text{Expected Family Contribution (EFC)} \\ = & \text{Financial Need} \end{aligned}$$

COA: The financial aid administrator calculates your COA. This is generally based on an academic year as well as your anticipated enrollment status. *See Millersville University's COA section.*

EFC: When you submit the FAFSA, the information you report is used in a formula called the Federal Methodology. This formula, established by the U.S. Congress, calculates your EFC. One common misconception people have about the EFC is that it is the amount of the outstanding balance to be paid to the university for the year. The EFC is used by financial aid professionals to determine the amount of eligibility for need-based financial aid programs. The amount you will owe to the university may differ from the EFC.

FINANCIAL NEED: This is the difference between the institution's COA and your EFC. If there is a remaining figure, you are considered to have financial need. ***If there is no remaining need after your EFC has been subtracted from the COA, you may still be eligible for a Federal Unsubsidized Direct Loan.***

REMEMBER: Financial Aid is intended to supplement, not replace family resources.

PAYMENT OF YOUR FINANCIAL AID AWARD

Students awarded financial aid will generally receive one half of their award during the fall semester and the remaining one half during the spring semester. This method of payment applies to the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Perkins Loan and Federal Direct Loan Programs, and PA State Grant. The Office of the Bursar will apply these financial aid awards directly to the student's fixed expenses — tuition, fees, room and board.

If you are a Federal Direct Loan recipient:

- If you have completed all the paperwork on time, your loan funds should be disbursed after the drop/add period, at the beginning of each semester (excluding summer enrollment.)
- If the total amount of a student's financial aid for a particular semester exceeds fixed college expenses, the student will receive a refund from the Office of the Bursar. The student can then use these excess funds for expenses such as books, supplies, transportation, and other miscellaneous educational expenses.
- Financial credit toward costs for the fall and spring semesters may be extended to students who have completed ALL of their obligations to the Office of Financial Aid.

WITHDRAWING & YOUR FINANCIAL AID

Tuition, fees, and room charges are refunded based on the following percentages effective on the day the student officially withdraws from Millersville University. **This is only for students who completely withdraw from the university.**

Up to end of add/drop period	100%
2 nd week	80%
3 rd week	60%
4 th week	50%
5 th week	40%

Students who leave Millersville University receive a prorated refund of meal plan fees provided they complete the official withdrawal process. Students who move out of university housing but do not withdraw are not entitled to a refund for housing.

Students who received federal aid and withdraw or take a Leave of Absence from Millersville are subject to a Title IV refund calculation. **Refund calculations are based on the Federal guidelines and may not correspond to the Millersville University refund policy.** Additional information is available at www.millersville.edu/finaid, select "Financial Aid Eligibility," then "Withdrawing/Leaving MU."

WITHDRAWING & YOUR FINANCIAL AID continued

If you officially or unofficially withdraw from Millersville University, the aid you received will be returned in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Perkins Loan
4. Federal PLUS Loan
5. Federal Pell Grant
6. Federal SEOG
7. Teach Grant
8. Other Financial Aid

RENEWING YOUR FINANCIAL AID — MARCH 15TH

The Free Application for Federal Student Aid (FAFSA) serves as your initial application for both federal and state student aid.

Students must reapply for financial aid **EVERY YEAR** by March 15th to be considered for all types of aid.

Filing your FAFSA by the March 15th deadline, will ensure that you will meet the PA State Grant deadline of May 1st.

YOUR RIGHTS AND RESPONSIBILITIES

You have rights and responsibilities as a financial aid recipient. Knowing your rights and responsibilities will put you in a better position to make decisions about your educational goals and how to best achieve them.

You Have the Right to Know:

- The types of financial aid programs that are available at Millersville University.
- The deadlines for submitting applications for each of the available financial aid programs.
- How financial aid will be distributed, how decisions on that distribution are made and the basis for these decisions.
- How your expenses for tuition and fees, room and board, transportation, books and supplies, personal, and miscellaneous expenses, etc., are considered in your COA.
- How your financial need was determined.
- How your financial aid award was calculated.
- How much of your financial need has been met, as determined by the Office of Financial Aid.
- The descriptions of the various federal, state and institutional programs in your student aid package.
- The portion of your financial aid award that is "gift aid" (money that is not repaid).
- The portion of your financial aid award that is "self-help aid" (money that is either earned or repaid). If your financial aid award includes a student loan - the interest rate, the total amount that must be repaid, the repayment procedures, the length of time you have to repay the loan and when re-payment is to begin.
- Millersville University's institutional refund policy.
- The federal financial aid refund policy.
- How Millersville University determines if you are maintaining satisfactory academic progress (SAP), and the consequences of not meeting those guidelines.

You Are Responsible For:

- Providing, to the best of your knowledge, accurate information. In most instances, supplying misinformation on financial aid applications is a violation of law and may be considered a criminal offense that could result in an indictment under the U.S. Criminal Code.
- Completing all forms accurately and submitting them on time to the designated office/agency as directed on the form.
- Reading, understanding and maintaining copies of all forms that you are required to sign.
- Accepting the responsibility for all agreements that you sign.
- Performing the work that is agreed upon in accepting a Federal Work-Study award.
- Observing and complying with the deadline dates for all financial aid applications.
- Reading Millersville University's refund policy and procedures.
- Completing an Entrance Interview/Loan Counseling Session if you are a first-time Federal Direct Loan borrower. This requirement **MUST** be complete before your Federal Direct Loan funds can be disbursed to your account.
- Completing an Exit Interview if you are a Federal Direct Loan or Federal Perkins Loan borrower.
- Repaying **ALL** student loans.
- Notifying the lender of a change in your name, address or attendance status.
- Considering the information you are sent as a prospective student regarding a school's programs and performance before deciding to attend that school.

Millersville University is an Equal Opportunity/Affirmative Action institution. Coordinators: Services for Students with Disabilities-Dr. Sherlynn Bessick, Director of Learning Services, Lyle Hall, (717) 871-5554; Title IX – Mr. Robert G. Wood, Title IX Coordinator, (717)871-4100; ADA Coordinator – Mr. Patrick Weidinger, Director of Occupational Health & Safety, Dilworth Administration Building, (717) 871-4950